

# Help Others Dream On

## Turn today's dream into tomorrow's reality

### Financial Wellness Offers

#### Did you know:

**65%** of workers have less than **\$1,000** to pay for unexpected expenses.<sup>1</sup>

We want you to be part of that 35% who has at least **\$1,000** to cover those unexpected expenses that always seem to arise at an unwelcome time.

To help you get started, open an  
**Emergency Fund Share Account**  
and we will match up to **\$25.00**<sup>2</sup>



Enter to win

**\$250**<sup>3</sup>

to put toward an Emergency Fund Share Account

It's important to save for a rainy day because we all know there will be rainy days in each of our lives.

To help you prepare for those rainy days, American Airlines Credit Union will be giving away a \$250 deposit to ten winners. This deposit will be applied to an **Emergency Fund Share Account**.

To become eligible, you must complete the three steps below:

- 1 Sign up for The Navigator\* at [Navigator.AACreditUnion.org](http://Navigator.AACreditUnion.org) and complete the Financial Health assessment.
- 2 Complete a minimum of three self-selected mini-courses.
- 3 Open an Emergency Fund Share Account.



\*Powered by Enrich

### Additional offers for you to enjoy

#### Benefits worth sharing

**Membership** – Earn \$25 when you refer your eligible family and friends for membership and they join. You can directly sponsor family and permanent household members.<sup>4</sup>

**Credit Card** - Open a new Visa® Platinum Rewards Credit Card and earn 5,000 Connection Points™ or open a Visa Platinum Credit Card and get a \$25 Statement Credit.<sup>5</sup>

**Home Loan** - Finance your mortgage with us and earn up to 35,000 Connection Points™ with our Visa Platinum Rewards Credit Card and give your life the foundation it deserves.<sup>6</sup>

**Auto** - Enjoy up to 0.50% APR discount on your auto loan; 0.25% APR discount for Direct Deposit PLUS a 0.25% APR discount for Welcome Aboard or Loan Loyalty.<sup>7</sup>

**Checking** - Receive \$25 when you open a checking account and spend \$25 with your debit card within 60 days of account opening.<sup>8</sup>

### Consult with our experts:

Receive personalized, no-cost, no-obligation financial consulting services from a Flagship Financial Group advisor.<sup>9</sup>

**APPLY TODAY!** These limited-time offers end Dec. 31, 2018.

<sup>1</sup>Source: Healthcare costs top benefits concerns, 2016 Aflac Workforce Report



<sup>2</sup>Open a new Emergency Fund Secondary Savings Share Account between 09/24/2018 and 12/31/2018, set up a recurring deposit (direct or an on-us transfer form; online transfers are not eligible) to the share within 60 days of account opening and we will match the balance of your account, up to a maximum of \$25.00. Bonus will be forfeited if account closed prior to bonus award date. Bonus will be awarded within 60 days after final qualifying transaction is completed. Rates are accurate as of 08/01/2018, and may vary after account opening. Secondary Savings dividend is 1.71% Annual Percentage Yield (APY). No minimum opening deposit or minimum balance required to earn advertised APY.



<sup>3</sup>NO PURCHASE NECESSARY. Promotion is open to members in good standing. Member must be a legal resident of the fifty (50) United States and at least 18 years old at the time of entry. Void in Puerto Rico, Virgin Islands and where prohibited or otherwise restricted by law. Need not be present to win and will be notified by phone, email or mail. All entries must be received by 11:59 p.m. Central Time on 12/31/2018. Prize value is \$250 and will be applied to the member's Emergency Fund Share Account. Odds of winning a prize will depend on the total number of eligible entries received. To enter the promotion, you must do the following: 1) sign up for The Navigator and complete the Financial Wellness assessment 2) do a minimum of three self-selected courses and 3) open an Emergency Fund Share Account between 09/24/2018 and 12/31/2018. Alternatively, you can submit one (1) entry during the Promotion Period by sending a 3 X 5 note card with your complete name, address, city, state, ZIP, phone number and valid email address to the following address which must be postmarked (by U.S.P.S.) no later than 11:59 p.m. CST on 12/31/2018. Mail to: American Airlines Credit Union, Attn: Marketing Department/Emergency Fund Promotion MD 2100, P.O. Box 619001, DFW Airport, TX 75261-9001. A random drawing will be conducted from among all eligible entries received by sponsor and will take place on or before 01/31/2019. If a winner cannot be contacted within five (5) business days of the initial contact date, the prize will be forfeited and an alternate winner selected. The winners will be required to sign an affidavit of eligibility which must be completed, signed and returned within five (5) business days from the date of issuance, or the prize will be forfeited and awarded to an alternate winner. Any bonuses or monies received in association with this promotion are subject to IRS reporting requirements. Recipients are responsible for income tax liability, if applicable. American Airlines Credit Union employees, their immediate family members and permanent household members are not eligible for promotion. See official rules at [AACreditUnion.org/pdf/emergencyfundshareaccount\\$250promotion.pdf](http://AACreditUnion.org/pdf/emergencyfundshareaccount$250promotion.pdf) for additional information.



Membership

<sup>4</sup>Referring member will receive \$25.00 for each referral that results in a new account being opened, with a maximum of ten (10) referrals per calendar year. New member account must be opened between 10/01/2018 and 12/31/2018. Member opening the account must be a new member of the Credit Union. Funds will be deposited in referring member's account within 60 days of the new membership that is opened. Only one referral will be awarded per new membership. Any awards or monies received in association with this promotion may be subject to IRS reporting requirements. Recipients are responsible for any income tax liability, if applicable. Member must be in good standing to be eligible for referral offer. American Airlines Credit Union employees, immediate family and/or permanent household members and Credit Union Coordinators are not eligible for this promotion. Void where prohibited by law. Eligibility Requirements: All active or retired employees of the Air Transportation Industry are eligible for membership to the Credit Union. The Air Transportation Industry includes employees and retirees of: 1) airlines or airports; 2) employees who work directly in administration, regulation or security of airlines, airports, or air transportation; 3) employees of companies that have a strong dependency relationship with airlines or airports and who work directly with air transportation of freight, including freight forwarding for air transportation; air courier services; air passenger services; airport baggage handling; commercial airport janitorial services; commercial aircraft cleaning, maintenance, servicing and repair services; commercial airport runway maintenance services; and on-board airline food services. When completing your application online, include the promo code "REFER25" and provide the full account number of the referring member. When completing the paper application, indicate the full account number of the referring member in the "How Did You Hear About Us" section and indicate promo code "REFER25" in the promo code section.



Visa  
Credit Cards

<sup>5</sup>Loans are subject to credit approval and Credit Union lending guidelines. In order to benefit from this offer, cardholder must keep account in good standing. This offer is non-transferrable and cannot be combined with any other offer. Any awards of monies received in association with this promotion may be subject to IRS reporting requirements. Recipients are responsible for income tax liability if applicable. **Connection Points:** Open a Visa Platinum Rewards Credit Card between 10/01/2018 and 12/31/2018 and earn 5,000 bonus Connection Points when you complete your first purchase transaction within 60 days of account opening. Connection Points are not earned on Cash Advance, Balance Transfer or Convenience Check transactions posted to the account. After the promotional period ends, cardholder will earn one (1) Connection Point for every dollar (\$1) spent on purchases. See Connection Point Rules available on our website for complete program description at [AACreditUnion.org/Connection-Points.aspx](http://AACreditUnion.org/Connection-Points.aspx). **Statement Credit:** Open a Visa Platinum Credit Card between 10/01/2018 and 12/31/2018 and use your card to make at least \$500.00 in purchases within the first 60 days of account opening and earn \$25.00. Any bonus money will be awarded within 60 days after final qualifying transaction is completed and will reflect as a statement credit on your credit card.



Home Loans

<sup>6</sup>The number of Connection Points awarded in conjunction with your new American Airlines Federal Credit Union Mortgage Loan is 25,000 points for new mortgages to American Airlines Credit Union between \$50,000 and \$250,000 in loan principal amount for a first lien Mortgage. For loans greater than \$250,000, an additional 10,000 Connection Points will be awarded. Offer valid for new mortgages at the Credit Union. Internal refinances are eligible and will qualify for this offer only if a minimum of \$50,000 in additional principal is borrowed. Internal modifications, Home Equity and Home Equity Lines of Credit Loans are not eligible. One award per funded loan. Prior to closing on your mortgage loan, you must have an open Consumer American Airlines Credit Union Visa® Platinum Rewards Credit Card and be a member in good standing to receive Connection Points. American Airlines Credit Union Visa Platinum, Platinum Secured and all other credit cards and debit cards are not eligible for this offer. For Connection Points Rules, please go to [AACreditUnion.org/pdf/connectionpointsrules.pdf](http://AACreditUnion.org/pdf/connectionpointsrules.pdf). Allow 4 to 6 weeks after closing date for balance to appear on your "Connection Points Summary." American Airlines Credit Union reserves the right to change or end the Mortgage Connection Points Program and its terms and conditions at any time without notice.



Auto

<sup>7</sup>APR is Annual Percentage Rate and is accurate as of 09/01/2018 for a 36-month term. All rates are subject to change without notice. Loans are subject to credit approval and Credit Union lending guidelines. Member must be in good standing to be eligible. Qualifying rates are based on collateral, term, down payment and creditworthiness. Not all loans are eligible. This rate reflects the maximum combined qualifying discounts of up to 0.50% for Direct Deposit plus Loan Loyalty or Welcome Aboard discounts. No other discounts can be combined. A 0.25% discount will be given for Direct Deposit into an American Airlines Federal Credit Union Checking Account. Direct Deposit discount begins on the first month after the loan is funded and will continue to be deducted from the rate monthly, as long as direct deposit remains on the member's checking account and the member remains in good standing. An additional discount of 0.25% can be applied for Loan Loyalty or Welcome Aboard discounts, however, these two cannot be combined. A 0.25% Loan Loyalty discount is available for members having two (2) or more loans with a balance in the last two (2) years. Auto loans need activity within the last four (4) years. Some loan types are excluded. A 0.25% Welcome Aboard discount is valid 90 days from the opening date of new membership. Not all members will qualify. On a \$20,000 auto loan with no down payment and a 36-month term at 2.25% APR, the approximate monthly payment would be \$575.07. This sample payment is calculated prior to Direct Deposit discount. Ask the Credit Union for more details.



Checking

<sup>8</sup>Member must be in good standing to be eligible for this offer. Open a new American Airlines Federal Credit Union Priority, Flagship, uChecking or Business Account between 10/01/2018 and 12/31/2018. To receive the \$25.00 bonus, complete at least \$25.00 in purchases with your debit card within 60 days of account opening (transaction posting may vary by merchant). ATM withdrawals and existing checking accounts are not eligible and do not qualify for the bonus. Bonus will be forfeited if account closed prior to bonus award date. Bonus will be awarded within 60 days after final qualifying transaction is completed. Rates are accurate as of 09/01/2018 and may vary after account opening. Priority Checking dividend is calculated by average daily balance and is 2.27% Annual Percentage Yield (APY) on qualified accounts up to \$5,000.00 and 0.05% APY on non-qualified accounts and balances over \$5,000.00. Flagship Checking dividend is calculated by average daily balance and is 0.50% APY. Dividends will be paid to Flagship checking accounts maintaining a minimum of \$750.00 during the calendar month. Must be between the ages of 13 and 25 to be eligible for uChecking. No minimum balance required to open account. Business Checking requires a savings (share) account to open and a \$25.00 minimum balance; dividends will be paid on the average daily balance and is 0.05% APY on balances between \$25.00-\$1,000.00; 0.10% APY on \$1,000.01-\$3,000.00 and 0.15% APY on average daily balances of \$3,000.01 or greater. A \$25.00 minimum balance required during the calendar month to earn dividends. Fees may reduce earnings on the account. Checking is subject to credit approval. This offer is non-transferable. Any awards of monies received in association with this promotion may be subject to IRS reporting requirements. Recipients are responsible for income tax liability, if applicable.



Flagship  
Financial  
Group

<sup>9</sup>Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFGIS Insurance Agency), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Investments are: \*Not FDIC/NCUSIF insured \*May lose value \*Not financial institution guaranteed \*Not a deposit \*Not insured by any federal government agency. OSJ: 4151 Amon Carter Blvd., Fort Worth, TX 76155.